



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Insurance and Real Estate Committee March 10, 2016

Senate Bill No. 368 An Act Authorizing Concerning Licensure of Single Purpose Dental Health Care Centers.

Senator Crisco, Representative Megna, Ranking Members, and members of the Insurance and Real Estate Committee, the Insurance Department would like to thank the Committee for introducing this initiative on our behalf and raising **Senate Bill No. 368 An Act Concerning Licensure of Single Purpose Dental Health Care Centers**. Generally, this bill will allow a health care center that provides only dental services to be licensed in Connecticut.

This is a bill that would allow entities to be licensed as health care centers to offer only dental coverage – which will in turn create more choices for Connecticut consumers. Current law in Connecticut – which was passed in 1971 – requires that health care centers provide an array of services that include dental. This means that dental-only health care centers are prohibited from operating in Connecticut. If an insurer is interested in offering dental coverage, they would have to offer other health care coverages, as well.

This proposal expands the definition of “health care” to allow for dental-only health care centers. This change would make Connecticut consistent with practice in other states and is allowed under the Affordable Care Act.

This proposal says that “Connecticut is open for business” and will entice dental-only health care centers to come to Connecticut. In the Department’s mission as a consumer-oriented agency, we are excited to bring you this proposal that will create more choices for consumers.

The Department thanks the Insurance and Real Estate Committee Chairs and members for the opportunity to submit testimony on S.B. 368.

About the Connecticut Insurance Department: The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education and advocacy. The Department recovers an average of more than \$4 million yearly on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department’s annual budget is funded through assessments from the insurance industry. For every dollar of direct expense, the Department brings in about \$7.45 to the state in revenues. Each year, the Department returns more than \$215 million in assessments, fees and penalties to the state’s General Fund.